

Information to identify the case:

Debtor 1	Edward J Perino	Social Security number or ITIN xxx-xx-2500
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 21-70390-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward J Perino

3/19/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward J Perino
Debtor

Case No. 21-70390-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Mar 19, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ Edward J Perino, 1015 19th Avenue, Altoona, PA 16601-4166
15422362	+ Holiday Financial Serv, 112 Hollidaysburg Plz, Duncansville, PA 16635-8410
15422368	+ Union Home Mortgage Co, Po Box 77404, Ewing, NJ 08628-6404

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 20 2025 00:21:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Mar 20 2025 04:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15422359	+ EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15438953	EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15443875	EDI: CITICORP	Mar 20 2025 04:14:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15422360	+ EDI: CITICORP	Mar 20 2025 04:14:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15437313	EDI: DISCOVER	Mar 20 2025 04:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15422361	+ EDI: DISCOVER	Mar 20 2025 04:14:00	Discover Financial, Attn: Bankruptcy, Po Box

District/off: 0315-7

User: auto

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			3025, New Albany, OH 43054-3025
15438961	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:25:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15436818	+ Email/Text: bankruptcydpt@mcmc.com	Mar 20 2025 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15502347	+ Email/Text: nsm_bk_notices@mcooper.com	Mar 20 2025 00:21:00	Nationstar Mortgage LLC / Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
15422749	^ MEBN	Mar 20 2025 00:14:09	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15422363	+ Email/Text: BankruptcyEast@firstenergycorp.com	Mar 20 2025 00:21:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
15422364	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:37:44	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15422365	Email/Text: legalservices12@saponcredit.com	Mar 20 2025 00:21:00	Snap-on Credit, 950 Technology Way, Suite 301, Libertyville, IL 60048
15422366	+ EDI: SYNC	Mar 20 2025 04:14:00	SYNCB/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
15422367	+ EDI: SYNC	Mar 20 2025 04:14:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15448623	Email/Text: bankruptcydept@uhm.com	Mar 20 2025 00:20:00	Union Home Mortgage Corp., C/O Cenlar FSB, Attention: BK Department, 425 Phillips B, Ewing, NJ 08618

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Union Home Mortgage Corp
15436826	*P++	SNAP ON CREDIT, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court;, Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: auto

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Adam Bradley Hall

on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

Denise Carlon

on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com

Kenneth P. Seitz

on behalf of Debtor Edward J Perino thedebterasers@aol.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,
PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Mario J. Hanyon

on behalf of Creditor Union Home Mortgage Corp wbefc@brockandscott.com mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbefc@brockandscott.com mario.hanyon@brockandscott.com

Marisa Myers Cohen

on behalf of Creditor Union Home Mortgage Corp ecfmail@mwc-law.com mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

TOTAL: 10